EXHIBIT 2

Thrivent Financial highlights strength and community outreach at Report to the Communi... Page 1 of 2

Case 2:11-cv-07154-MRP -MAN Document 149-2 Filed 11/04/11 Page 2 of 3 Page ID

#:6087

News Releases

<< Back

Thrivent Financial highlights strength and community outreach at Report to the Community

Despite economic challenges, organization's leaders deliver message of 'standing strong'

APPLETON, Wis. (June 2, 2009) –"Standing Strong" is the theme of the 29th annual <u>Thrivent Financial for Lutherans</u> Report to the Community as it represents the organization's financial strength and its commitment to Thrivent Financial members and their local communities. During the event, Thrivent Financial leaders highlighted how the organization is weathering current economic conditions and reinforced what has made the organization stand strong among the elite financial services organizations.

"We are financially stable and steadfast in our commitment to serving our members' needs and partnering with you to help strengthen the Fox Cities," said Bruce Nicholson, chairman, president and chief executive officer of Thrivent Financial for Lutherans. "Simply put, our strength lies in our difference. We are membership owned – by the people that buy our products and services. We are not beholding to Wall Street, we answer to Main Street. We take a long-term view in managing risk. It's not that we don't take risk, it's that we're prudent in managing it. And it's this approach that stood us in good stead throughout the turmoil that engulfed our industry during the fourth quarter of last year."

Facing Challenges yet Celebrating Strength and Stability

While Thrivent Financial takes a long-term perspective on business and employs prudent risk management practices, Nicholson recognized that the financial services organization has not avoided impacts of the recent market conditions. Due to market volatility, assets under management dropped approximately 15 percent in 2008. However, Thrivent Financial has not asked for, nor does it expect to receive any Government Troubled Asset Relief Program (TARP) funds.

Nicholson also reinforced other areas which underscore the organization's financial strength and stability, including a solid capital position, an increase in dividends, high ratings and a sound bank. Nicholson shared unique steps the organization is taking to communicate with members during the economic downturn as well.

Strong Capital Position

Thrivent Financial for Lutherans maintains one of the strongest capital positions in the financial services industry despite these challenging economic times.

- Thrivent Financial continues to maintain a surplus to meet members' claims that is well in excess of the surplus required by insurance regulators.
- Thrivent Financial will maintain its current dividend scale, which will pay out approximately \$334 million in dividends to eligible contract holders in 2009.
- In Wisconsin, eligible members will receive nearly \$35 million in those dividends this year.

High Ratings

Thrivent Financial maintains an A++ Superior rating from A.M. Best, the highest of 15 ratings and AA+ Very Strong from Fitch Ratings, the second highest of 21 ratings. These are measures of the organization's claims-paying ability as an insurance company.

Sound Bank

Thrivent Financial Bank, a wholly owned subsidiary of Thrivent Financial, is strong. Practicing a philosophy of disciplined, prudent lending practices, Thrivent Financial Bank did not follow the market into subprime and other high-risk lending, so it hasn't had to make many changes in its

lending. The Bank has plenty of money to lend and liquidity is good.

As of Dec. 31, 2008:

- Thrivent Financial Bank had a core capital ratio, which is a measure of a bank's financial strength, of nearly twice as much as what industry regulators consider well-capitalized.
- Year over year loan growth was 24.7 percent.
- Growth in assets over the past five years was 41 percent largely due to a 67 percent growth in loans during this period.

Helping Members Through the Economic Downturn

Thrivent Financial is there for its members throughout the year and throughout their lives. However, when the historical market events were unfolding in September and October, the organization took extra steps to address the needs and questions of Thrivent Financial members.

- Webinar: On Oct. 16, Thrivent Financial hosted a live web broadcast, giving members the opportunity to hear more about the current market climate and Thrivent Financial's current position directly from the organization's leaders. More than 6,000 people viewed this event.
- <u>Special Edition of Thrivent magazine</u>: In late October, Thrivent Financial created a special edition of Thrivent magazine to focus solely on market volatility.

EXHIBIT 2 -11-

Thrivent Financial highlights strength and community outreach at Report to the Communi... Page 2 of 2

Case 2:11-cv-07154-MRP -MAN Document 149-2 Filed 11/04/11 Page 3 of 3 Page ID

#:6088

- Face to Face: Most importantly, Thrivent Financial representatives continue to reach out and meet face to face with members to talk about the downturn and their personal financial situation.
- Currently, the organization also is offering a free, 30-minute cash management strategy consultation through financial representatives or the Financial Advice Center (888-834-7428).
- "Our goal is to answer members' questions and help them feel more confident about where they stand and what steps they can take to help weather the storm," said Nicholson.

Thrivent Financial representatives are registered representatives for securities offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN 55415-1665, 800-THRIVENT (800-847-4836), a registered broker-dealer and investment adviser, and a wholly owned subsidiary of Thrivent Financial for Lutherans. Member FINRA and SIPC. They are also licensed insurance agents of Thrivent Financial

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About Thrivent Financial for Lutherans

Thrivent Financial for Lutherans is a Fortune 500 financial services membership organization helping approximately 2.6 million members achieve financial security and give back to their communities. Thrivent Financial and its affiliates offer a broad range of financial products and services including life insurance, annuities, mutual funds, disability income insurance, bank products and more. As a not-for-profit organization, Thrivent Financial creates and supports national outreach programs and activities that help congregations, schools, charitable organizations and individuals in need. For more information, visit www.thrivent.com.

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